

TERMINAL SOFTWARE ARCHITECTURE

FOR USE WITH SMART CARDS

ABSTRACT

A1

[Methods and apparatus for implementing a] A terminal software architecture [for
5 accepting] accepts a card that implements a card application of a merchant [are
disclosed]. A terminal application is developed independently of the terminal. The
terminal [comprises] has an environment component including terminal hardware [of the
terminal], an operating system [of the terminal], and an environment services layer that
supplies one or more environment dependent services that are dependent upon at least
10 one of the operating system and the hardware of the terminal. The [terminal further
comprises a] terminal application is compatible with the card application and [having] has
a platform independent portion that is independent of the environment component and a
business logic layer that implements business policies associated with the terminal. The
business logic layer makes calls to the terminal application through an access module and
15 an application programming interface. The terminal application makes calls to the
environment services layer through an access module and an application programming
interface.

TERMINAL SOFTWARE ARCHITECTURE

FOR USE WITH SMART CARDS

ABSTRACT

Methods and apparatus for implementing a terminal software architecture for
5 accepting a card that implements a card application of a merchant are disclosed. The
terminal comprises an environment component including hardware of the terminal, an
operating system of the terminal, and an environment services layer that supplies one or
more environment dependent services dependent upon at least one of the operating
system and the hardware of the terminal. The terminal further comprises a terminal
10 application compatible with the card application and having a platform independent
portion that is independent of the environment component.